

What is claimed is:

1. A method for preparing a payment transaction using a communication terminal associated with a payer and a receiver terminal associated with a payee, where the communication terminal is associated with a first payment system in a first communication network and the receiver terminal is associated with a second payment system, comprising:
  - 10     prompting, via a payment request message relating to the payer from the receiver terminal, the second payment system to create authorization data associated with the payment request message and sending them to the receiver terminal;
  - 15     transmitting, via the receiver terminal, a further payment request message together with the authorization data to the first payment system;
  - checking with use of the authorization data, via the first payment system, whether the payee is authorized to participate in the payment transaction; and
  - 20     transmitting, when authorized, via the first payment system, a guarantee data record guaranteeing payment by the payer to the receiver terminal.
- 25   2. The method as claimed in claim 1, wherein the second payment system uses the payment request message to ascertain the first payment system which is configured for use by the payment transaction and sends identification data for the first payment system together with the authorization data to the receiver terminal, and
- 30     the receiver terminal uses the identification data to transmit the further payment request message and the authorization data to the first payment system.
- 35   3. The method as claimed in claim 1, wherein the further payment request message prompts the first payment system to output a data message prompting clearing of

cash resources between the payer and a first payment service provider for the first payment system.

4. The method as claimed in claim 1, wherein  
5 the receiver terminal transmits the guarantee data record to the second payment system and then the second payment system outputs a further data message prompting clearing of cash resources between the payee and a second payment service provider for the second payment system.

- 10 5. The method as claimed in claim 1, wherein one of the payment systems outputs a third data message prompting clearing of cash resources between the first payment service provider for the first payment  
15 system and the second payment service provider for the second payment system.

6. The method as claimed in claim 1, wherein a digital  
20 signature is transmitted to the receiver terminal as authorization data.

7. The method as claimed in claim 1, wherein  
information relating to a payment sum which is to be paid to the payee by the payer is transmitted to the receiver  
25 terminal with the guarantee data record.

8. The method as claimed in claim 7, wherein the first  
payment system precedes transmission of the guarantee data record to the receiver terminal by performing a  
30 difference formation in which the payment sum is reduced by an amount which is incurred for use of the first payment system.

9. The method as claimed in claim 4, wherein  
35 the first payment system and the second payment system are used to prepare a payment transaction across payment systems.